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### REMARKS/ARGUMENTS

This is in response to the Office Action mailed on July 6, 2005. Claims 1-5, 9-13, 16-18, 21, and 24 were pending and rejected. With this amendment, claims 1-5, 9-13, 16-18, 21 and 24 are amended.

Claims 1-7, 17-18, 21 and 24 were rejected under 35 U.S.C. 112, second paragraph, because claims 1 and 17 recite the limitation "the customized coaching" and there is insufficient antecedent basis for this limitation in the claims. With this amendment, claims 1 and 17 have been amended to include the limitation of "customized automated financial coaching" as antecedent basis in the claims. Applicants respectfully request that the rejection under 35 U.S.C. 112 be withdrawn.

Claims 1-5, 9-13, 16-18, 21 and 24 were rejected under 35 U.S.C. 103(a) as being unpatentable over Weblin in view of Ray and in view of Pusteljovsky and further in view of Schileru Key. Applicants respectfully submit that the amended claims are patentably distinguishable from the prior art because the claims contain features or limitations not shown or suggested in the prior art and therefore would be missing from any proposed combination.

Claims 1 and 17 have been amended to include the limitation of "directly providing to the user automated customized financial coaching," and claims 9 has been amended to include the limitation of "providing financial coaching and financial modeling directly to a user." These limitations are not shown or suggested in the prior art. Specifically, the Weblin and Ray systems are for a financial professional who operates the respective systems on a portfolio of a client. The systems of Weblin and Ray do not provide any service or function "directly providing to the user" with a "financial portfolio" as set forth in the claims.

The system of Weblin and Ray provide financial information to a financial professional who then can pass along advice to a client with the financial portfolio, but the financial information from the systems are not passed directly to the client. The claims, prior to the amendments, makes clear this point that the user is provided with automated "financial coaching [that] includes suggestions for changes to a current financial portfolio of the user." The present amendment of "directly providing to the user" clarifies the interpretation that the user is "the client" in the prior art and not the financial professional in Weblin and Ray.

Still further, claims 1-5, 9-13, 16-18, 21 and 24 have each been amended to include the limitation of "live financial advisor" that "may provide live financial coaching" with respect to

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its communication feature. Applicants submit that this amendment further distinguishes the claims from the prior art. Specifically, the prior art does not show or suggest that the financial professional of Weblin and Ray (who interfaces directly with the systems of Weblin and Ray) does not have access to a "live financial advisor" that "may provide financial coaching" to the financial professional with the systems of Weblin and Ray. Rather, it appears that the financial professional has enough knowledge and other available resources that the financial professional does not also need a financial coach through the system.

Although customer service personnel are available to the financial professional in Weblin and in the prior art, this is understood in the art to be distinguishable from a live financial coach available to the financial professional. Customer service personnel are understood in the art to assist with the system itself, and not the subject matter of the system.

The additional references of Pusteljovsky and Schileru Key are cited as teaching communication features of the claims, not for financial coaching, and do not disclose or suggest the amended features of the claims.

Any reasonable interpretation of the limitations of the previous claims is consistent with the arguments presented here. The present amendments made in connection with the arguments are included here to further clarify the claims. Accordingly, Applicants submit that this amendment after final does not raise new issues.

Applicants also submit that the present claims are patentably distinguishable from the prior art for at least the reasons advanced here. For example, because the highlighted features of the claim are not shown or suggest in any of the prior art references separately, they would be missing from any proposed combination of the references. Accordingly, Applicants respectfully request favorable action and allowance.

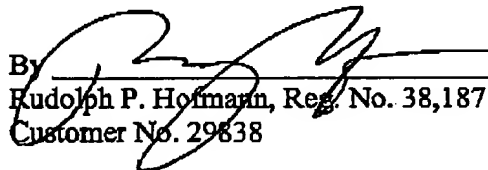
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### CONCLUSION

Applicants submit that all pending claims are allowable and respectfully request that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (612) 607-7386.

If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Reference 60021-375702).

Respectfully submitted,

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